

Q: I recently had a hospital stay that lasted several days. I've received the bill, and I see charges for tests that I don't believe I had. These tests have nothing to do with my current health problem. What should I do?

A: Reading any lengthy bill can be confusing, but a medical bill can be especially confusing with the codes and technical information that is often used.

You can always ask your hospital or doctors' office to clarify charges you don't understand. They may be able to clarify the charge. They may find that there was an error in the billing and correct the charge.

Any time you feel there are charges on your bill that might not have been necessary, whether you had to pay for them or not, you should question them.

If speaking with the provider does not clarify the charge to you, there are other resources to help. Medicare fraud and abuse costs billions of dollars each year. There are many kinds of fraud.

Medicare fraud is purposely billing Medicare for services that were never provided or received. One example is having your Medicare number used to bill Medicare for supplies or services you don't need or want or that your doctor did not order.

Identity theft is another form of fraud. It is important to always keep your Medicare and Social Security numbers safe.

You can help protect yourself and Medicare by looking out for the following:

- Charges for products or services you didn't receive
- Companies that offer you free equipment
- Suppliers who want you to use their doctors
- Anyone you don't know asking for your Medicare or Social Security number
- Calls from companies you didn't give your phone number to

If you've contacted the

supplier and you suspect that Medicare is being charged for an item or supply you didn't get, or you don't know the supplier on the claim, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you suspect identity theft, or think you gave your personal information to someone you shouldn't have, call the Federal Trade Commission's ID Theft Hotline at 1-877-438 4338. TTY users should call 1-866-653-4261.

Another option is to call your local Senior Medicare Patrol (SMP) office. The SMP Program educates and empowers people with Medicare to take an active role in detecting and preventing health care fraud and abuse. For more information, or to find your local SMP Program, visit www.smpresource.org, or call 1-877-808-2468.

If you need help with these or any other Medicare related questions, please call SHIP at 1-800-452-4800.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.